

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

In re: **Audrey Lockett Gardner**

Case No.

Debtors:

Chapter 13

**CHAPTER 13 PLAN**

**ADDRESS:** (1) 3171 Melbourne  
Memphis, TN 38127 (2) \_\_\_\_\_

**PLAN PAYMENT:**

Debtor(1) shall pay \$ **165.00 MONTHLY**  weekly,  every two weeks,  semi-monthly, or  monthly, by:  
 PAYROLL DEDUCTION From: \_\_\_\_\_ **OR (X) DIRECT PAY**

Debtor(2) shall pay \$ \_\_\_\_\_  weekly,  every two weeks,  semi-monthly, or  monthly, by:  
 PAYROLL DEDUCTION From: \_\_\_\_\_ **OR ( ) DIRECT PAY**

**1. THIS PLAN [Rule 3015.1 Notice]:**

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19]  YES  NO  
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION  
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8]  YES  NO  
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12].  YES  NO

**2. ADMINISTRATIVE EXPENSES:** Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

**3. AUTO INSURANCE:**  Included in Plan; **OR**  Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

**4. DOMESTIC SUPPORT:**

Monthly Plan Payment:

**None** Paid by:  Debtor(s) directly  Wage Assignment, **OR**  Trustee to:  
ongoing payment begins \_\_\_\_\_ \$ \_\_\_\_\_  
Approximate arrearage: \_\_\_\_\_

**5. PRIORITY CLAIMS:**

**-NONE-** Amount \_\_\_\_\_ \$ \_\_\_\_\_

**6. HOME MORTGAGE CLAIMS:**  Paid directly by Debtor(s); **OR**  Paid by Trustee to:

**None** ongoing payment begins \_\_\_\_\_ \$ \_\_\_\_\_  
Approximate arrearage: \_\_\_\_\_ Interest \_\_\_\_\_ \$ \_\_\_\_\_

**7. SECURED CLAIMS:**

[Retain lien 11 U.S.C. §1325 (a)(5)] Value of Collateral: \_\_\_\_\_ Rate of Interest: \_\_\_\_\_ Monthly Plan Payment: \_\_\_\_\_  
**First Investors Servicing Corp** 5,200.00 5.00 \$100.00

**8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER  
SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:**

[Retain lien 11 U.S.C. §1325 (a)] Value of Collateral: \_\_\_\_\_ Rate of Interest: \_\_\_\_\_ Monthly Plan Payment: \_\_\_\_\_  
**-NONE-** \_\_\_\_\_

**9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL:**

**-NONE-**

Collateral: \_\_\_\_\_

**10. SPECIAL CLASS UNSECURED CLAIMS:**

	Amount:	Rate of Interest	Monthly Plan Payment:
<b>-NONE-</b>	_____	_____	_____

**11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:**

<b>ECMC - Student Loans</b>	<input checked="" type="checkbox"/>	Not provided for	<b>OR</b>	<input type="checkbox"/>	General unsecured creditor
<b>Fed Loan Servicing</b>	<input checked="" type="checkbox"/>	Not provided for	<b>OR</b>	<input type="checkbox"/>	General unsecured creditor
<b>U.S. Dept. of Education</b>	<input checked="" type="checkbox"/>	Not provided for	<b>OR</b>	<input type="checkbox"/>	General unsecured creditor

**12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):**

**-NONE-**

**13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.**

**14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$5,800.00**

**15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**

TBD %, OR,  
 THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

**16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:**

**None** \_\_\_\_\_  Assumes **OR**  Rejects.

**17. COMPLETION:** Plan shall be completed upon payment of the above, approximately 60 months.

**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.**

**19. NON-STANDARD PROVISION(S):**

**ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.**

**20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.**

**/s/ Ian D. Garrott**

**Ian D. Garrott 15453**

**Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)**

**Date October 17, 2018**